

TRICARE Supplement Plan

The TRICARE Supplement Plan

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The TRICARE Supplement plan is available as an alternative option only to TRICARE-eligible employees and TRICARE-eligible, non-Medicare retirees of state-covered entities.

What is TRICARE?

TRICARE is the Department of Defense's health insurance program for the military community. It consists of TRICARE Prime, an HMO; TRICARE Extra, the preferred provider option; and TRICARE Standard, the new name for CHAMPUS.

TRICARE Supplement Plan

The TRICARE Supplement plan is designed to be secondary coverage to the TRICARE plan. The TRICARE Supplement pays the cost share, deductible and excess charges under the TRICARE Standard and Extra options so that on a combined basis, eligible participants have 100 percent coverage in most cases. The TRICARE Supplement plan is underwritten by the Hartford Life Insurance Company and is administered by the Association & Society Insurance Corporation (ASI).

Who is Eligible?

The TRICARE Supplement plan is available to:

- ❖ Military retirees, their spouses or surviving spouses under age 65 and their unmarried, dependent children under age 21 or 23 if a full-time student;
- ❖ Retired reservists, Guardsmen and their families, if the reservists are between ages 60 and 65 and have at least 20 creditable years of military service;
- ❖ Spouses and unmarried dependent children of reservists who are ordered up to active duty for more than 30 days (they are covered only during the reservist's active duty tour), or reservists who died while on active duty tour;
- ❖ Former spouses of active-duty or retired military who were married to a service member or former service member who had performed at least 20 years of creditable service for retirement purposes at the time a divorce or annulment occurred;
- ❖ Spouse and unmarried eligible dependent children who are eligible for CHAMPVA; and
- ❖ Retired state employees who are under the age of 65 and eligible for TRICARE.

To participate in the TRICARE Supplement plan, eligible subscribers **must** be registered with the Defense Enrollment Eligibility Reporting System (DEERS) and must be under age 65 unless ineligible for Medicare. You must drop your SHP or HMO coverage to enroll in the TRICARE Supplement plan.

How to Enroll

If you are TRICARE eligible and eligible for coverage under the South Carolina state health insurance program, you can enroll yourself and your eligible dependents within 31 days of your hire date or TRICARE entitlement or during an open enrollment period which is offered in October of every odd numbered year (e.g. 2005). To enroll you must complete the required forms including:

1. Confirm eligibility and Military ID card information (e.g., address corrections) by calling DEERS at 800-538-9552.

2. Complete Other Health Insurance (OHI) form if you were previously enrolled under a state health plan or HMO. Send completed forms to TRICARE. Remember TRICARE Supplement plans are not considered other health insurance.
3. Complete a Notice of Election (NOE) form. Check TRICARE Supplement under the health plan section.
4. Submit your NOE with a copy of your Military ID or TRICARE ID card to your benefits office. Retired employees should submit the NOE to the EIP. Coverage is not automatic.

Upon enrollment you will receive a packet with your certificate of insurance, identification card, claim forms and instructions on how to file claims. You can change to or from the TRICARE Supplement within 31 days of a special eligibility situation or during an open enrollment period.

Plan Features

The TRICARE Supplement plan provides TRICARE subscribers additional coverage that pays up to 100 percent of the member's out-of-pocket costs. Some of the plan's features include:

- ❖ No pre-existing condition exclusions;
- ❖ No plan deductibles, coinsurance or out-of-pocket expenses for covered services;
- ❖ Freedom of choice – you can choose to see any TRICARE authorized civilian provider;
- ❖ Portability – you may take the coverage with you if you leave state employment for any reason. You will be responsible for the full premium cost which is to be paid directly to ASI;
- ❖ Pharmacy benefit (retail and mail order);
- ❖ Guaranteed issue – all eligible employees may join.

Premiums

The TRICARE Supplement plan is employer-funded and provided at no cost to eligible employees and funded retirees. Subscribers who are currently paying the full cost for their health insurance **will** be charged a monthly premium under the TRICARE Supplement plan. The premiums will be:

Enrollee:	\$63.50
Enrollee/spouse:	\$122.50
Enrollee/children:	\$122.50
Full family:	\$163.50

Filing Claims

You or your doctor should file your medical claims with TRICARE (Standard, Extra or Prime) as the primary plan. Verify that your doctor will file your claims directly to ASI. If your doctor will not, you must file your claims. Simply, fax your TRICARE Explanation of Benefits or prescription drug copay receipt to ASI at 301-816-1125.

Portability

The TRICARE Supplement plan is portable. This means that when employment ends for any reason, you can take the coverage with you, at the full cost.

For More Information

For more information on the TRICARE Supplement plan, visit EIP's Web site at www.eip.sc.gov or call ASI at 800-638-2610, ext. 255.

